Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	2621	(contactless electromagnetic RF) near3 ((smart IC Chip processor) adj card)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/11 21:08
L2	42	(contactless electromagnetic RF) near3 ((smart IC Chip processor) adj card) and (mobile (hand adj held) portable PDA laptop) adj (device apparatus phone computer) and certificate and (wireless or RF or "radio adj frequency") and (authenticat\$3 verif\$8 authoriz\$6) and transact\$3	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/11 21:11
L3	39	(contactless electromagnetic RF) near3 ((smart IC Chip processor) adj card) and (mobile (hand adj held) portable PDA laptop) adj (device apparatus phone computer) and certificate and (wireless or RF or "radio adj frequency") and (authenticat\$3 verif\$8 authoriz\$6) and transact\$3 and (PIN password passcode)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/11 21:11
L4	3	(contactless electromagnetic RF) near3 ((smart IC Chip processor) adj card) and (mobile (hand adj held) portable PDA laptop) adj (device apparatus phone computer) and certificate and (wireless or RF or "radio adj frequency") and (authenticat\$3 verif\$8 authoriz\$6) and transact\$3 and (PIN password passcode) and @ay <="2000"	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/11 21:13
L5	1	(contactless electromagnetic RF) near3 ((smart IC Chip processor) adj card) same (mobile (hand adj held) portable PDA laptop) adj (device apparatus phone computer) and certificate and (PIN password passcode) and @ay <="2000"	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/11 21:30
L6	1	("6474544").URPN.	USPAT	OR	ON	2006/06/11 21:29

L8	3	(contactless electromagnetic RF	US-PGPUB;	OR	ON	2006/06/11 21:30
LO		wireless) near3 ((smart IC Chip processor) adj card) same (mobile (hand adj held) portable PDA laptop) adj (device apparatus phone computer) and certificate and (PIN password passcode) and @ay <="2000"	USPAT; EPO; JPO; DERWENT; IBM_TDB			2300/00/11 21:30
L9	3	(contactless electromagnetic RF wireless (non adj contact)) near3 ((smart IC Chip processor) adj card) same (mobile (hand adj held) portable PDA laptop) adj (device apparatus phone computer) and certificate and (PIN password passcode) and @ay <="2000"	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/11 21:32
L10	7	(contactless electromagnetic RF wireless (non adj contact)) near3 ((smart IC Chip processor) adj card) same (mobile (hand adj held) portable PDA laptop) adj (device apparatus phone computer) and transact\$3 and (PIN password passcode) and @ay <="2000"	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/11 21:38
L13	12	(contactless electromagnetic RF wireless (non adj contact)) near3 ((smart IC Chip processor) adj card) and (mobile (hand adj held) portable PDA laptop) adj (device apparatus phone computer) same ((smart IC Chip processor) adj card) and transact\$3 and (PIN password passcode) and @ay <="2000"	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/11 21:45
L14	33	("6257486").URPN.	USPAT	OR	ON	2006/06/11 21:46
L15	9	("6257486").URPN. and (contactless electromagnetic RF wireless) near3 ((smart IC Chip processor) adj card)	USPAT	OR	ON	2006/06/11 21:50
S3 T	368	(((IC smart chip) adj card) and (wireless mobile cellular gsm)) and ((((temporary (one adj time)) near5 (code password pin)) and (code password pin)))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/01/26 16:40
S4	1001	713/202.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2004/09/27 15:04

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S24 0	105	726/20.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/01/26 16:50
S24 1	568	(((IC smart chip) adj card) and (wireless mobile cellular gsm)) and ((((temporary (one adj time)) near5 (code password pin)) and (code password pin)))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S24 2	0	713/202.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S24 3	70	((((IC smart chip) adj card) and (wireless mobile cellular gsm)) and ((((temporary (one adj time)) near5 (code password pin)) and (code password pin)))) and (((Purchas\$3 transaction) near3 (identification ID)) and Personal)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S24 4	0	713/202.ccls. and (((((IC smart chip) adj card) and (wireless mobile cellular gsm)) and ((((temporary (one adj time)) near5 (code password pin))) and (((Purchas\$3 transaction) near3 (identification ID)) and Personal))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S24 5	9477	(((temporary (one adj time)) near5 (code password pin)) and (code password pin))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S24 6	568	(((IC smart chip) adj card) and (wireless mobile cellular gsm)) and ((((temporary (one adj time)) near5 (code password pin)) and (code password pin)))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S24 7	0	((((IC smart chip) adj card) and (wireless mobile cellular gsm)) and ((((temporary (one adj time)) near5 (code password pin)) and (code password pin)))) and 713/202.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S24 8	2	09/008122	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27

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S24 9	2	(IC smart universal chip card wireless mobile cellular gsm temporary one time code password pin code password pin Purchas\$3 transact\$3 identification ID Personal) and 09/008122	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S25 0	38913	(((universal memory IC smart chip) adj card) and (wireless mobile cellular gsm))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S25 1	320648	(vendor business purchas\$3 store transact\$3 merchant\$3) with (terminal computer register)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S25 2	6962	((Purchas\$3 transaction) near3 (identification ID)) and Personal	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S25 3	494	((((universal memory IC smart chip) adj card) same (wireless mobile cellular gsm))) and ((vendor business purchas\$3 store transact\$3 merchant\$3) with (terminal computer register)) and (((Purchas\$3 transaction) near3 (identification ID)) and Personal)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S25 4	139	((verifier authorization bank financial) near3 (server computer)) and (((((universal memory IC smart chip) adj card) same (wireless mobile cellular gsm))) and ((vendor business purchas\$3 store transact\$3 merchant\$3) with (terminal computer register)) and (((Purchas\$3 transaction) near3 (identification ID)) and Personal))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27

S25	11	((((temporary (one adj time)) near5	US-PGPUB;	OR	ON	2006/06/05 16:27
5		(code password pin (pass adj word) (identification adj number)) and (code password pin (pass adj word) (identification adj number))))) and (((verifier authorization bank financial) near3 (server computer)) and (((((universal memory IC smart chip) adj card) same (wireless mobile cellular gsm))) and ((vendor business purchas\$3 store transact\$3 merchant\$3) with (terminal computer register)) and (((Purchas\$3 transaction) near3 (identification ID)) and Personal)))	USPAT; EPO; JPO; DERWENT; IBM_TDB			
S25 6	84	(((verifier authorization bank financial) near3 (server computer)) and (((((universal memory IC smart chip) adj card) same (wireless mobile cellular gsm))) and ((vendor business purchas\$3 store transact\$3 merchant\$3) with (terminal computer register)) and (((Purchas\$3 transaction) near3 (identification ID)) and Personal))) and ((transaction purchas\$3 authoriz\$6 approv\$2) adj (identification ID code number digit))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S25 7	16269	(transaction purchas\$3 authoriz\$6 approv\$2) adj (identification ID code number digit)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S25 8	9741	(((temporary (one adj time)) near5 (code password pin (pass adj word) (identification adj number)) and (code password pin (pass adj word) (identification adj number))))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S25 9	420	705/41.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S26 0	1599	705/39.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27

S26 1	194	713/178.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S26 2	17155	(verifier authorization bank financial) near3 (server computer)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S26 3	15478	(((universal memory IC smart chip) adj card) same (wireless mobile cellular gsm))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S26 4	490	((transaction purchas\$3 authoriz\$6 approv\$2) adj (identification ID code number digit)) and ((((temporary (one adj time)) near5 (code password pin (pass adj word) (identification adj number)) and (code password pin (pass adj word) (identification adj number)))))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S26 5	4	(((transaction purchas\$3 authoriz\$6 approv\$2) adj (identification ID code number digit)) and ((((temporary (one adj time)) near5 (code password pin (pass adj word) (identification adj number)) and (code password pin (pass adj word) (identification adj number)))))) and 705/41.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S26 6	21	(((transaction purchas\$3 authoriz\$6 approv\$2) adj (identification ID code number digit)) and ((((temporary (one adj time)) near5 (code password pin (pass adj word) (identification adj number)) and (code password pin (pass adj word) (identification adj number)))))) and 705/39.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S26 7	657	705/64.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27

S26 8	9	(((transaction purchas\$3 authoriz\$6 approv\$2) adj (identification ID code number digit)) and ((((temporary (one adj time)) near5 (code password pin (pass adj word) (identification adj number)) and (code password pin (pass adj word) (identification adj number)))))) and 705/64.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S26 9	42028	"705"/\$.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S27 0		(((transaction purchas\$3 authoriz\$6 approv\$2) adj (identification ID code number digit)) and ((((temporary (one adj time)) near5 (code password pin (pass adj word) (identification adj number)) and (code password pin (pass adj word) (identification adj number)))))) and "705"/\$.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S27 1	19652	((IC smart chip) adj card) and (wireless mobile cellular gsm)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S27 2	41	((((transaction purchas\$3 authoriz\$6 approv\$2) adj (identification ID code number digit)) and ((((temporary (one adj time)) near5 (code password pin (pass adj word) (identification adj number)) and (code password pin (pass adj word) (identification adj number)))))) and "705"/\$.ccls.) and (((IC smart chip) adj card) and (wireless mobile cellular gsm))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S27 3	42028	"705"/\$.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S27 4	1599	705/39.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27

S27 5	688	705/39.ccls. and (wireless (blue adj tooth) cellular GSM)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S27 6	384	705/39.ccls. and (wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S27 7	154	705/39.ccls. and (wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone)) and (authoriz\$4 authenticat\$3) and ((smart IC electronic magnetic memory chip) adj card)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S27 8	154	705/39.ccls. and (wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone)) and (authoriz\$4 authenticat\$3) and ((smart IC electronic magnetic memory chip) adj card)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR -	ON	2006/06/05 16:27
S27 9	51418	((smart IC electronic magnetic memory chip) adj card) and identif\$6	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S28 0	1426	((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and (((smart IC electronic magnetic memory chip) adj card) and identif\$6) and (((get pre requir\$3) adj3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S28 1	537	(((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and (((smart IC electronic magnetic memory chip) adj card) and identif\$6) and (((get pre requir\$3) adj3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3))) and "705"/\$.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S28 2	19036	((one adj time)temporary) near3 (password code number digit pin)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27

S28 3	19036	((one adj time) temporary) near3 (password code number digit pin)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S28 4	148	((((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and (((smart IC electronic magnetic memory chip) adj card) and identif\$6) and (((get pre requir\$3) adj3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3))) and "705"/\$.ccls.) and (((one adj time)temporary) near3 (password code number digit pin))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S28 5	141	(((((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and (((smart IC electronic magnetic memory chip) adj card) and identif\$6) and (((get pre requir\$3) adj3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3))) and "705"/\$.ccls.) and (((one adj time)temporary) near3 (password code number digit pin))) not (705/39.ccls. and (wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone)) and (authoriz\$4 authenticat\$3) and ((smart IC electronic magnetic memory chip) adj card))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S28 6	7	(((((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and (((smart IC electronic magnetic memory chip) adj card) and identif\$6) and (((get pre requir\$3) adj3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3))) and "705"/\$.ccls.) and (((one adj time)temporary) near3 (password code number digit pin))) and (705/39.ccls. and (wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone)) and (authoriz\$4 authenticat\$3) and ((smart IC electronic magnetic memory chip) adj card))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR .	ON	2006/06/05 16:27

S28 7	2255	(pre adj (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and ((get pre advance) near3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:27
S28 8	222	((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and (((smart IC electronic magnetic memory chip) adj card) and identif\$6) and ((pre adj (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and ((get pre advance) near3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S28 9	5941	(pre adj (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) or ((get pre advance) near3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S29 0	838	((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and (((smart IC electronic magnetic memory chip) adj card) and identif\$6) and ((pre adj (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) or ((get pre advance) near3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S29 1	0	713/202.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S29 2	0	(((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and (((smart IC electronic magnetic memory chip) adj card) and identif\$6) and ((pre adj (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) or ((get pre advance) near3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3))) and 713/202.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28

S29 4	318	(((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and (((smart IC electronic magnetic memory chip) adj card) and identif\$6) and ((pre adj (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) or ((get pre advance) near3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3))) and "705"/\$.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S29 5	520	(((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and (((smart IC electronic magnetic memory chip) adj card) and identif\$6) and ((pre adj (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) or ((get pre advance) near3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3))) not ((((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and (((smart IC electronic magnetic memory chip) adj card) and identif\$6) and ((pre adj (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) or ((get pre advance) near3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3))) and "705"/\$.ccls.)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S29 6	156	705/53.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S29 7	195788	(wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S29 8	30	705/53.ccls. and ((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone)))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28

S29 9	16563	(((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and((smart IC electronic magnetic memory chip) adj card))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S30 0	1063	((IC smart chip) adj card) and (wireless mobile cellular gsm) and ((temporar\$3 (one adj time pre)) near2 (code password pin approval authoriz\$6)) and (transact\$3 purchas\$3 approval password pin code)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S30 1	152777	(purchas\$3 transact\$3 pay\$3 settl\$5) and ((third adj party) (server) (bank) (authorization adj server) (financ\$3 adj (party server institution)))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S30 2	1876609	identification ID (personal adj (info data)) (credit adj card) account	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S30 3	1063	((IC smart chip) adj card) and (wireless mobile cellular gsm) and ((temporar\$3 (one adj time) pre) near2 (code password pin approval authoriz\$6)) and (transact\$3 purchas\$3 approval password pin code)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S30 4	599	((IC smart chip) adj card) and (wireless mobile cellular gsm) and ((temporar\$3 (one adj time) pre) adj (code password pin approval authoriz\$6)) and (transact\$3 purchas\$3 approval password pin code)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S30 5	200	(((IC smart chip) adj card) same (wireless mobile cellular gsm)) and ((temporar\$3 (one adj time) pre) adj (code password pin approval authoriz\$6)) and (transact\$3 purchas\$3 approval password pin code)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S30 6	3727	(((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) same ((smart IC electronic magnetic memory chip) adj card))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28

S30 7	60	((((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) same ((smart IC electronic magnetic memory chip) adj card))) and (((IC smart chip) adj card) same (wireless mobile cellular gsm)) and ((temporar\$3 (one adj time) pre) adj (code password pin approval authoriz\$6)) and (transact\$3 purchas\$3 approval password pin code)) and ((IC smart chip) adj card) and (wireless mobile cellular gsm) and ((temporar\$3 (one adj time) pre) adj (code password pin approval authoriz\$6)) and (transact\$3 purchas\$3 approval password pin	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR .	ON	2006/06/05 16:28
S30 8	6505	code)) transaction adj (ID identification number)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S30 9	23	((((IC smart chip) adj card) same (wireless mobile cellular gsm)) and ((temporar\$3 (one adj time) pre) adj (code password pin approval authoriz\$6)) and (transact\$3 purchas\$3 approval password pin code)) and (transaction adj (ID identification number))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S31 0	11848	((mobile cellular portable GSM (hand adj held)) adj (phone or computer)) and (wireless (blue adj tooth) cellular GSM) and ((universal memory IC smart chip) adj card)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S31 1	1392	((mobile cellular portable GSM (hand adj held)) adj (phone or computer)) and (wireless (blue adj tooth) cellular GSM) and ((universal memory IC smart chip) adj card) and biometric	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28

S31 2	12	(((mobile cellular portable GSM (hand adj held)) adj (phone or computer)) and (wireless (blue adj tooth) cellular GSM) and ((universal memory IC smart chip) adj card) and biometric) and ((((IC smart chip) adj card) same (wireless mobile cellular gsm)) and ((temporar\$3 (one adj time) pre) adj (code password pin approval authoriz\$6)) and (transact\$3 purchas\$3 approval password pin code)) and (transaction adj (ID identification number)))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S31 3	. 249	((mobile cellular portable GSM (hand adj held)) adj (phone or computer)) and (wireless (blue adj tooth) cellular GSM) and ((universal memory IC smart chip) adj card) and (finger adj print)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S31 4	17	((((IC smart chip) adj card) same (wireless mobile cellular gsm)) and ((temporar\$3 (one adj time) pre) adj (code password pin approval authoriz\$6)) and (transact\$3 purchas\$3 approval password pin code)) and (((mobile cellular portable GSM (hand adj held)) adj (phone or computer)) and (wireless (blue adj tooth) cellular GSM) and ((universal memory IC smart chip) adj card) and (finger adj print))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S31 5	27	((mobile cellular portable GSM (hand adj held)) adj (phone or computer)) same (finger adj print) and (wireless (blue adj tooth) cellular GSM) and ((universal memory IC smart chip) adj card)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S31 6	4	(("5627355") or ("5478994")).PN.	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/06/05 16:28
S31 7	4	(("5350906") or ("5326960")).PN.	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/06/05 16:28

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S31 8	2	("5833810").PN.	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/06/05 16:28
S31 9	2	("5883810").PN.	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/06/05 16:28
S32 0	568	(((IC smart chip) adj card) and (wireless mobile cellular gsm)) and ((((temporary (one adj time)) near5 (code password pin)) and (code password pin)))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S32 1	9477	(((temporary (one adj time)) near5 (code password pin)) and (code password pin))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S32 2	568	(((IC smart chip) adj card) and (wireless mobile cellular gsm)) and ((((temporary (one adj time)) near5 (code password pin)) and (code password pin)))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S32 3	38913	(((universal memory IC smart chip) adj card) and (wireless mobile cellular gsm))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S32 4	40974	(((universal memory IC smart chip) adj card) and (wireless mobile cellular gsm PDA))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S32 5	657	705/64.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S32 6	21	(((transaction purchas\$3 authoriz\$6 approv\$2) adj (identification ID code number digit)) and ((((temporary (one adj time)) near5 (code password pin (pass adj word) (identification adj number)) and (code password pin (pass adj word) (identification adj number)))))) and 705/39.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28

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532 7	1599	705/39.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S32 8	70	((((IC smart chip) adj card) and (wireless mobile cellular gsm)) and ((((temporary (one adj time)) near5 (code password pin)) and (code password pin)))) and (((Purchas\$3 transaction) near3 (identification ID)) and Personal)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S32 9	0	713/202.ccls. and (((((IC smart chip) adj card) and (wireless mobile cellular gsm)) and ((((temporary (one adj time)) near5 (code password pin))) and (((Purchas\$3 transaction) near3 (identification ID)) and Personal))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S33 0	0	((((IC smart chip) adj card) and (wireless mobile cellular gsm)) and ((((temporary (one adj time)) near5 (code password pin)) and (code password pin)))) and 713/202.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S33 1	0	713/202.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S33 2	1599	705/39.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S33 3	156	705/53.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S33 4	657	705/64.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28

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S33 5	520	(((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and (((smart IC electronic magnetic memory chip) adj card) and identif\$6) and ((pre adj (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) or ((get pre advance) near3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3))) not ((((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and (((smart IC electronic magnetic memory chip) adj card) and identif\$6) and ((pre adj (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) or ((get pre advance) near3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3))) and "705"/\$.ccls.)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S33 6	568	(((IC smart chip) adj card) and (wireless mobile cellular gsm)) and ((((temporary (one adj time) (single adj (use usage))) near5 (code password pin)) and (code password pin)))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S33 7	51	((merchant seller business) near5 (IC Smart Chip universal) adj card) same (authoriz\$6 authenticat\$3 verificat\$3) and ((buyer purchaser customer user) near5 (IC Smart Chip universal) adj card) same (authoriz\$6 authenticat\$3 verificat\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S33 8	51	(merchant seller business IC Smart Chip universal card authoriz\$6 authenticat\$3 verificat\$3 buyer purchaser customer user IC Smart Chip universal card authoriz\$6 authenticat\$3 verificat\$3 transact\$3 wireless RF PDA Mobile portable single use usage temporary one time password code) and S337	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S33 9	568	(((IC smart chip) adj card) and (wireless mobile cellular gsm)) and ((((temporary (one adj time)) near5 (code password pin)) and (code password pin)))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28

S34 0	0	713/202.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S34 1	0	713/202.ccls. and (((((IC smart chip) adj card) and (wireless mobile cellular gsm)) and ((((temporary (one adj time)) near5 (code password pin))) and (((Purchas\$3 transaction) near3 (identification ID)) and Personal))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S34 2	9477	(((temporary (one adj time)) near5 (code password pin)) and (code password pin))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S34 3	568	(((IC smart chip) adj card) and (wireless mobile cellular gsm)) and ((((temporary (one adj time)) near5 (code password pin)) and (code password pin)))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S34 4	0	((((IC smart chip) adj card) and (wireless mobile cellular gsm)) and ((((temporary (one adj time)) near5 (code password pin)) and (code password pin)))) and 713/202.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S34 5	38913	(((universal memory IC smart chip) adj card) and (wireless mobile cellular gsm))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S34 6	320648	(vendor business purchas\$3 store transact\$3 merchant\$3) with (terminal computer register)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S34 7	16269	(transaction purchas\$3 authoriz\$6 approv\$2) adj (identification ID code number digit)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S34 8	9741	(((temporary (one adj time)) near5 (code password pin (pass adj word) (identification adj number)) and (code password pin (pass adj word) (identification adj number))))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28

S34 9	420	705/41.ccls.	US-PGPUB; USPAT; EPO; JPO;	OR	ON	2006/06/05 16:28
			DERWENT; IBM_TDB			
S35 0	1599	705/39.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S35 1	194	713/178.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S35 2	17155	(verifier authorization bank financial) near3 (server computer)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S35 3	15478	(((universal memory IC smart chip) adj card) same (wireless mobile cellular gsm))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S35 4	490	((transaction purchas\$3 authoriz\$6 approv\$2) adj (identification ID code number digit)) and ((((temporary (one adj time)) near5 (code password pin (pass adj word) (identification adj number)) and (code password pin (pass adj word) (identification adj number)))))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S35 5	4	(((transaction purchas\$3 authoriz\$6 approv\$2) adj (identification ID code number digit)) and ((((temporary (one adj time)) near5 (code password pin (pass adj word) (identification adj number)) and (code password pin (pass adj word) (identification adj number)))))) and 705/41.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S35 6	657	705/64.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28

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S35 7	42028	"705"/\$.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S35 8	19652	((IC smart chip) adj card) and (wireless mobile cellular gsm)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S35 9	42028	"705"/\$.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S36 0	1599	705/39.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S36 1	688	705/39.ccls. and (wireless (blue adj tooth) cellular GSM)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S36 2	384	705/39.ccls. and (wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S36 3	154	705/39.ccls. and (wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone)) and (authoriz\$4 authenticat\$3) and ((smart IC electronic magnetic memory chip) adj card)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S36 4	51418	((smart IC electronic magnetic memory chip) adj card) and identif\$6	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S36 5	1426	((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and (((smart IC electronic magnetic memory chip) adj card) and identif\$6) and (((get pre requir\$3) adj3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28

S36 6	537	(((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and (((smart IC electronic magnetic memory chip) adj card) and identif\$6) and (((get pre requir\$3) adj3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3))) and "705"/\$.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S36 7	19036	((one adj time)temporary) near3 (password code number digit pin)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S36 8	19036	((one adj time) temporary) near3 (password code number digit pin)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S36 9	148	((((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and (((smart IC electronic magnetic memory chip) adj card) and identif\$6) and (((get pre requir\$3) adj3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3))) and "705"/\$.ccls.) and (((one adj time)temporary) near3 (password code number digit pin))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S37 0	2255	(pre adj (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and ((get pre advance) near3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S37 1	222	((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and (((smart IC electronic magnetic memory chip) adj card) and identif\$6) and ((pre adj (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and ((get pre advance) near3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28

S37 2	5941	(pre adj (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) or ((get pre advance) near3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S37 3	838	((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and (((smart IC electronic magnetic memory chip) adj card) and identif\$6) and ((pre adj (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) or ((get pre advance) near3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S37 4	0	713/202.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S37 5	0	(((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and (((smart IC electronic magnetic memory chip) adj card) and identif\$6) and ((pre adj (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) or ((get pre advance) near3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3))) and 713/202.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S37 6	156	705/53.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S37 7	195788	(wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S37 8	16563	(((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and((smart IC electronic magnetic memory chip) adj card))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28

S37	1063	((IC smart chip) adj card) and	US-PGPUB;	OR	ON	2006/06/05 16:28
9		(wireless mobile cellular gsm) and ((temporar\$3 (one adj time pre)) near2 (code password pin approval authoriz\$6)) and (transact\$3 purchas\$3 approval password pin code)	USPAT; EPO; JPO; DERWENT; IBM_TDB			
S38 0	152777	(purchas\$3 transact\$3 pay\$3 settl\$5) and ((third adj party) (server) (bank) (authorization adj server) (financ\$3 adj (party server institution)))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S38 1	1876609	identification ID (personal adj (info data)) (credit adj card) account	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S38 2	1063	((IC smart chip) adj card) and (wireless mobile cellular gsm) and ((temporar\$3 (one adj time) pre) near2 (code password pin approval authoriz\$6)) and (transact\$3 purchas\$3 approval password pin code)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S38 3	599	((IC smart chip) adj card) and (wireless mobile cellular gsm) and ((temporar\$3 (one adj time) pre) adj (code password pin approval authoriz\$6)) and (transact\$3 purchas\$3 approval password pin code)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S38 4	200	(((IC smart chip) adj card) same (wireless mobile cellular gsm)) and ((temporar\$3 (one adj time) pre) adj (code password pin approval authoriz\$6)) and (transact\$3 purchas\$3 approval password pin code)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S38 5	3727	(((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) same ((smart IC electronic magnetic memory chip) adj card))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S38 6	6505	transaction adj (ID identification number)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28

S38 7	11848	((mobile cellular portable GSM (hand adj held)) adj (phone or computer)) and (wireless (blue adj tooth) cellular GSM) and ((universal memory IC smart chip) adj card)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S38 8	1392	((mobile cellular portable GSM (hand adj held)) adj (phone or computer)) and (wireless (blue adj tooth) cellular GSM) and ((universal memory IC smart chip) adj card) and biometric	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S38 9	249	((mobile cellular portable GSM (hand adj held)) adj (phone or computer)) and (wireless (blue adj tooth) cellular GSM) and ((universal memory IC smart chip) adj card) and (finger adj print)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S39 0	568	(((IC smart chip) adj card) and (wireless mobile cellular gsm)) and ((((temporary (one adj time)) near5 (code password pin)) and (code password pin)))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S39 1	9477	(((temporary (one adj time)) near5 (code password pin)) and (code password pin))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S39 2	568	(((IC smart chip) adj card) and (wireless mobile cellular gsm)) and ((((temporary (one adj time)) near5 (code password pin)) and (code password pin)))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S39 3	38913	(((universal memory IC smart chip) adj card) and (wireless mobile cellular gsm))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S39 4	40974	(((universal memory IC smart chip) adj card) and (wireless mobile cellular gsm PDA))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S39 5	657	705/64.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28

S39 6	1599	705/39.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S39 7	0	713/202.ccls. and (((((IC smart chip) adj card) and (wireless mobile cellular gsm)) and ((((temporary (one adj time)) near5 (code password pin))) and (((Purchas\$3 transaction) near3 (identification ID)) and Personal))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S39 8	0	((((IC smart chip) adj card) and (wireless mobile cellular gsm)) and ((((temporary (one adj time)) near5 (code password pin)) and (code password pin)))) and 713/202.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S39 9	0	713/202.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S40 0	1599	705/39.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S40 1	156	705/53.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S40 2	657	705/64.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
S40 3	568	(((IC smart chip) adj card) and (wireless mobile cellular gsm)) and ((((temporary (one adj time) (single adj (use usage))) near5 (code password pin)) and (code password pin)))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:28
\$40 4	2	("6016476").PN.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/06/05 16:29

\$40 5	93	("6332133" "6061664" "6061664" "5953705" "6098055" "6135351" "6338048" "6412691" "5986565" "5815197" "6005604" "6137526" "5396558" "5446796" "5502765" "5895903" "6016954" "6213390" "6213390" "6634564" "5854581" "5023436" "5053606" "5594226" "5838773" "5870722" "5898158" "5925865" "6032135" "6105867" "6145740" "6189785" "6282522" "6330978" "6450407" "6644546" "6123259" "6795827" "6116506" "6230971" "4803349" "4849614" "6196461" "6367696" "6611819" "6253999" "5484988" "6002783" "4794530" "5317135").pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29
S40 6	3	(("6332133" "6061664" "6061664" "5953705" "6098055" "6135351" "6338048" "6412691" "5986565" "5815197" "6005604" "6137526" "5396558" "5446796" "5502765" "5895903" "6016954" "6213390" "6213390" "6634564" "5854581" "5023436" "5053606" "5594226" "5838773" "5870722" "5898158" "5925865" "6032135" "6105867" "6145740" "6189785" "6282522" "6330978" "6450407" "6644546" "6123259" "6795827" "6116506" "6230971" "4803349" "4849614" "6196461" "6367696" "6611819" "6253999" "5484988" "6002783" "4794530" "5317135").pn.) and ((((temporary (one adj time)) with (code password pin)))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29
S40 7	70	(((((IC smart chip) adj card) and (wireless mobile cellular gsm)) and ((((temporary (one adj time)) near5 (code password pin)) and (code password pin)))) and (((Purchas\$3 transaction) near3 (identification ID)) and Personal)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29
S40 8	2	09/008122	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29

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\$40 9	2	(IC smart universal chip card wireless mobile cellular gsm temporary one time code password pin code password pin Purchas\$3 transact\$3 identification ID Personal) and 09/008122	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29
S41 0	11	((((temporary (one adj time)) near5 (code password pin (pass adj word) (identification adj number)) and (code password pin (pass adj word) (identification adj number))))) and (((verifier authorization bank financial) near3 (server computer)) and ((((universal memory IC smart chip) adj card) same (wireless mobile cellular gsm)) and ((vendor business purchas\$3 store transact\$3 merchant\$3) with (terminal computer register)) and (((Purchas\$3 transaction) near3 (identification ID)) and Personal)))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29
S41 1	84	(((verifier authorization bank financial) near3 (server computer)) and (((((universal memory IC smart chip) adj card) same (wireless mobile cellular gsm))) and ((vendor business purchas\$3 store transact\$3 merchant\$3) with (terminal computer register)) and (((Purchas\$3 transaction) near3 (identification ID)) and Personal))) and ((transaction purchas\$3 authoriz\$6 approv\$2) adj (identification ID code number digit))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29
S41 2	21	(((transaction purchas\$3 authoriz\$6 approv\$2) adj (identification ID code number digit)) and ((((temporary (one adj time)) near5 (code password pin (pass adj word) (identification adj number)) and (code password pin (pass adj word) (identification adj number)))))) and 705/39.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29
S41 3	9	(((transaction purchas\$3 authoriz\$6 approv\$2) adj (identification ID code number digit)) and ((((temporary (one adj time)) near5 (code password pin (pass adj word) (identification adj number)) and (code password pin (pass adj word) (identification adj number))))))) and 705/64.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29

S41 4	41	(((((transaction purchas\$3 authoriz\$6 approv\$2) adj (identification ID code number digit)) and ((((temporary (one adj time)) near5 (code password pin (pass adj word) (identification adj number)) and (code password pin (pass adj word) (identification adj number)))))) and "705"/\$.ccls.) and (((IC smart chip) adj card) and (wireless mobile cellular gsm))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29
S41 5	7	(((((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and (((smart IC electronic magnetic memory chip) adj card) and identif\$6) and (((get pre requir\$3) adj3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3))) and "705"/\$.ccls.) and (((one adj time)temporary) near3 (password code number digit pin))) and (705/39.ccls. and (wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone)) and (authoriz\$4 authenticat\$3) and ((smart IC electronic magnetic memory chip) adj card))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29

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S41	29	((((wireless (blue adj tooth) cellular	US-PGPUB;	OR	ON	2006/06/05 16:29
6	25	GSM) and (PDA mobile ((hand adj	USPAT;		<u> </u>	
		held) adj phone))) and (((smart IC	EPO; JPO;			
		electronic magnetic memory chip)	DERWENT;			
	ļ .	adj card) and identif\$6) and ((pre	IBM_TDB			
			מטו_ויוםנ			
		adj (approv\$3 authoriz\$6				
		authenticat\$3 verif\$6)) or ((get pre				
		advance) near3 (approv\$3				
		authoriz\$6 authenticat\$3 verif\$6))]		
		and (transact\$3 purchas\$3 buy\$3				
		pay\$3))) and "705"/\$.ccls.) not				
		((((((wireless (blue adj tooth)				
		cellular GSM) and (PDA mobile				
		((hand adj held) adj phone))) and	•			
		(((smart IC electronic magnetic				
		memory chip) adj card) and				
		identif\$6) and (((get pre requir\$3)				
		adj3 (approv\$3 authoriz\$6				
		authenticat\$3 verif\$6)) and		1		
		(transact\$3 purchas\$3 buy\$3				
		pay\$3))) and "705"/\$.ccls.) and				
		(((one adj time)temporary) near3				
		(password code number digit pin)))				
		not (705/39.ccls. and (wireless (blue				
İ		adj tooth) cellular GSM) and (PDA				
		mobile ((hand adj held) adj phone))				
		and (authoriz\$4 authenticat\$3) and				
		((smart IC electronic magnetic				
		memory chip) adj card))) not				
		(((((wireless (blue adj tooth) cellular				
		GSM) and (PDA mobile ((hand adj				
		held) adj phone))) and (((smart IC				
		electronic magnetic memory chip)				
		adj card) and identif\$6) and (((get				
		pre requir\$3) adj3 (approv\$3				
		authoriz\$6 authenticat\$3 verif\$6))				
		and (transact\$3 purchas\$3 buy\$3				
		pay\$3))) and "705"/\$.ccls.) and		-		
		(((one adj time)temporary) near3		1		
		(password code number digit pin)))		İ		
		not ((((wireless (blue adj tooth)		1		
		cellular GSM) and (PDA mobile				
		((hand adj held) adj phone))) and				
		(((smart IC electronic magnetic	1			
		memory chip) adj card) and	1			
		identif\$6) and (((get pre requir\$3)				
		adj3 (approv\$3 authoriz\$6				
		authenticat\$3 verif\$6)) and				
1		(transact\$3 purchas\$3 buy\$3				
L		pay\$3))) and "705"/\$.ccls.)			<u> </u>	

S41 7	30	705/53.ccls. and ((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone)))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29
S41 8	60	((((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) same ((smart IC electronic magnetic memory chip) adj card))) and (((IC smart chip) adj card) same (wireless mobile cellular gsm)) and ((temporar\$3 (one adj time) pre) adj (code password pin approval authoriz\$6)) and (transact\$3 purchas\$3 approval password pin code)) and (((IC smart chip) adj card) and (wireless mobile cellular gsm) and ((temporar\$3 (one adj time) pre) adj (code password pin approval authoriz\$6)) and (transact\$3 purchas\$3 approval password pin code))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	
S41 9	23	((((IC smart chip) adj card) same (wireless mobile cellular gsm)) and ((temporar\$3 (one adj time) pre) adj (code password pin approval authoriz\$6)) and (transact\$3 purchas\$3 approval password pin code)) and (transaction adj (ID identification number))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29
S42 0	. 12	(((mobile cellular portable GSM (hand adj held)) adj (phone or computer)) and (wireless (blue adj tooth) cellular GSM) and ((universal memory IC smart chip) adj card) and biometric) and ((((IC smart chip) adj card) same (wireless mobile cellular gsm)) and ((temporar\$3 (one adj time) pre) adj (code password pin approval authoriz\$6)) and (transact\$3 purchas\$3 approval password pin code)) and (transaction adj (ID identification number)))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29

S42 1	17	((((IC smart chip) adj card) same (wireless mobile cellular gsm)) and ((temporar\$3 (one adj time) pre) adj (code password pin approval authoriz\$6)) and (transact\$3 purchas\$3 approval password pin code)) and (((mobile cellular portable GSM (hand adj held)) adj (phone or computer)) and (wireless (blue adj tooth) cellular GSM) and ((universal memory IC smart chip) adj card) and (finger adj print))	USPAT; EPO; JPO; DERWENT; IBM_TDB		ON	2006/06/05 16:29
S42 2	27	((mobile cellular portable GSM (hand adj held)) adj (phone or computer)) same (finger adj print) and (wireless (blue adj tooth) cellular GSM) and ((universal memory IC smart chip) adj card)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29
S42 3	4	(("5627355") or ("5478994")).PN.	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/06/05 16:29
S42 4	4	(("5350906") or ("5326960")).PN.	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/06/05 16:29
S42 5	2	("5833810").PN.	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/06/05 16:29
S42 6	2	("5883810").PN.	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/06/05 16:29
S42 7	21	(((transaction purchas\$3 authoriz\$6 approv\$2) adj (identification ID code number digit)) and ((((temporary (one adj time)) near5 (code password pin (pass adj word) (identification adj number)) and (code password pin (pass adj word) (identification adj number)))))) and 705/39.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29

S42 8	70	((((IC smart chip) adj card) and (wireless mobile cellular gsm)) and ((((temporary (one adj time)) near5 (code password pin)) and (code password pin)))) and (((Purchas\$3 transaction) near3 (identification ID)) and Personal)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29
S42 9	51	((merchant seller business) near5 (IC Smart Chip universal) adj card) same (authoriz\$6 authenticat\$3 verificat\$3) and ((buyer purchaser customer user) near5 (IC Smart Chip universal) adj card) same (authoriz\$6 authenticat\$3 verificat\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29
S43 0	51	(merchant seller business IC Smart Chip universal card authoriz\$6 authenticat\$3 verificat\$3 buyer purchaser customer user IC Smart Chip universal card authoriz\$6 authenticat\$3 verificat\$3 transact\$3 wireless RF PDA Mobile portable single use usage temporary one time password code) and S429	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29
S43 1	139	((verifier authorization bank financial) near3 (server computer)) and (((((universal memory IC smart chip) adj card) same (wireless mobile cellular gsm))) and ((vendor business purchas\$3 store transact\$3 merchant\$3) with (terminal computer register)) and (((Purchas\$3 transaction) near3 (identification ID)) and Personal))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29
S43 2	144	(((transaction purchas\$3 authoriz\$6 approv\$2) adj (identification ID code number digit)) and ((((temporary (one adj time)) near5 (code password pin (pass adj word) (identification adj number)) and (code password pin (pass adj word) (identification adj number)))))) and "705"/\$.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29
S43 3	154	705/39.ccls. and (wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone)) and (authoriz\$4 authenticat\$3) and ((smart IC electronic magnetic memory chip) adj card)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29

S43 4	141	((((((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and (((smart IC electronic magnetic memory chip) adj card) and identif\$6) and (((get pre requir\$3) adj3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3))) and "705"/\$.ccls.) and (((one adj time)temporary) near3 (password code number digit pin))) not (705/39.ccls. and (wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone)) and (authoriz\$4 authenticat\$3) and ((smart IC electronic magnetic memory chip) adj card))	USPAT; EPO; JPO; DERWENT; IBM_TDB		ON	2006/06/05 16:29
S43 5	318	(((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and (((smart IC electronic magnetic memory chip) adj card) and identif\$6) and ((pre adj (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) or ((get pre advance) near3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3))) and "705"/\$.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29
S43 6	494	((((universal memory IC smart chip) adj card) same (wireless mobile cellular gsm))) and ((vendor business purchas\$3 store transact\$3 merchant\$3) with (terminal computer register)) and (((Purchas\$3 transaction) near3 (identification ID)) and Personal)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29

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S43 7	520	(((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and (((smart IC electronic magnetic memory chip) adj card) and identif\$6) and ((pre adj (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) or ((get pre advance) near3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3))) not (((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and (((smart IC electronic magnetic memory chip) adj card) and identif\$6) and ((pre adj (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) or ((get pre advance) near3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3))) and "705"/\$.ccls.)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29
S43 8	520	(((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and (((smart IC electronic magnetic memory chip) adj card) and identif\$6) and ((pre adj (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) or ((get pre advance) near3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3))) not (((wireless (blue adj tooth) cellular GSM) and (PDA mobile ((hand adj held) adj phone))) and (((smart IC electronic magnetic memory chip) adj card) and identif\$6) and ((pre adj (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) or ((get pre advance) near3 (approv\$3 authoriz\$6 authenticat\$3 verif\$6)) and (transact\$3 purchas\$3 buy\$3 pay\$3))) and "705"/\$.ccls.)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29
S43 9	6962 ·	((Purchas\$3 transaction) near3 (identification ID)) and Personal	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/05 16:29

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S44 0	116	726/20.ccls.	US-PGPUB; USPAT; EPO; JPO;	OR	ON	2006/06/05 16:29
			DERWENT; IBM_TDB			